

### When times are tough, sensible banking goes a long way

We understand that one of the ways to maximise your business profit is to minimise your business expenses. We'd like to share a few suggestions on ways to manage your bank fees.

Our Business Current account 2011 pricing guide will give you a better understanding of our services and their costs. In an effort to make your banking affordable, as in previous years, we have kept price increases to a minimum. The price increases are effective from 1 January 2011.

### Managing your financial affairs without having to visit a branch

You can save on bank fees by making use of our cost-effective self-service channels (AutoBank, Internet banking and Business Online). These services are available 24 hours a day, seven days a week and are designed to help you manage your business by giving you access to information and the ability to transact at a time most convenient to you.

Receiving payments from your customers through electronic channels and making payments to your suppliers using electronic channels will help you to reduce your bank charges. To encourage use of our cheaper electronic channels, we have introduced a cheque deposit fee in 2011.

You can make balance enquiries and inter-account transfers using AutoBank machines and get from 30-day up to 180-day statements on AutoPlus machines.

### Getting the most out of your deposits

Direct deposits using electronic channels remain the most cost-effective option however, we have kept cash deposit increases to a minimum.

- Cash centres are a cost-effective channel for large cash deposits.
- It is still cheaper to make cash deposits below R5 000 at an AutoBank than at a branch. You can make cash and cheque deposits at an AutoBank 24 hours a day, seven days a week.
- Deposit books remain free of charge.

## Preventing penalty charges

- Make sure there are enough funds in your account to cover debit orders and cheques you issue. You can monitor your account balances using any of our convenient channels.
- Keep your account active by transacting frequently.
- Never go over your arranged overdraft limit.

If you find yourself in financial difficulties, talk to your Business Banker sooner rather than later to find a solution that suits and protects both parties fairly.

When times are tough you need the best solutions and advice to help you meet your business goals.

Your Business Current account not only allows you to transact at a channel of your choice, such as a branch, or electronic banking, but is also the gateway to a wide range of banking products, services and value-added features.

- Your Business Current account gives you access to a Business Banker, who specialises in business banking solutions and serves as your dedicated point of contact at your local branch.
- We offer a wide range of transactional solutions to help you make payments at your convenience, such as cheques, garage, travel, charge and cheque cards, as well as electronic transfers using Internet banking or Business Online, our business electronic banking platform. We also offer merchant card devices that allow you to receive card payments.
- Our comprehensive cash solutions offering, including AutoSafe devices (cash counting, verification and storage devices) and cash insurance can help you to manage the risk and efficiency of your cash operations.
- Our wide range of flexible lending solutions will help you with your short- and long-term lending needs through our overdraft, revolving finance, term loan, property finance or asset finance solutions.
- If you are thinking about exporting or doing business abroad, we have experts in foreign exchange and trade-related issues who can provide you with the necessary financing options.
- We also have specialists in agriculture, franchising, asset finance, debtor finance, wealth solutions and online banking, who can help you with your business needs. Your Business Banker will introduce you to the relevant local specialist. If you have any questions about pricing or any of our other services, please call us on **0860 012 345**, visit [www.standardbank.co.za](http://www.standardbank.co.za) or speak to a Business Banker at your nearest branch.

### Transaction fees for 2011

#### How to calculate your transaction fees

Most transactions are charged a base fee plus a percentage of the value of the transaction. For example, cheque payments are charged at R4,95 plus 1,68% of the value, subject to a maximum of R39,45, so if you issue a cheque for R1 000 the cost would be R4,95 plus R16,80 (1,68% of the cheque value), making a total fee of R21,75.

Transaction type	Base fee	Fee based on transaction as a % of value	Maximum total fee
<b>Deposits at cash centre<sup>1</sup></b>			
Cheque deposits			R12,50
Cash deposits below R10 000	R4,75	+ 1,124%	No maximum
Cash deposits from R10 000 to below R40 000	R4,75	+ 0,966%	No maximum
Cash deposits from R40 000	R4,75	+ 0,711%	No maximum
AutoBank cash deposits	R4,75	+ 0,80%	No maximum
<b>Deposits at branch<sup>1</sup></b>			
Cheque deposits			R12,50
Cash deposits below R10 000	R4,75	+ 1,241%	No maximum
Cash deposits from R10 000 to below R40 000	R4,75	+ 1,085%	No maximum
Cash deposits from R40 000	R4,75	+ 0,848%	No maximum
<b>Cash withdrawals</b>			
Cheque encashment below R7 000 <sup>1</sup>			R23,50 + 1,35% plus cheque service fee
Cheque encashment from R7 000 <sup>1</sup>			R23,50 + 1,15% plus cheque service fee
Branch cash withdrawal <sup>1</sup>	R23,50	+ 1,35%	
Standard Bank AutoBank <sup>2</sup>	R4,70	+ 1,07%	No maximum
<b>Payments</b>			
Inter-account transfers and internal debit orders to own Standard Bank accounts	R4,70		
Electronic account payments	R4,70	+ 0,73%	R18,30
External debit orders (to another Standard Bank customer or external to Standard Bank)	R4,70	+ 0,73%	R18,30
Debit card purchases (Maestro) <sup>1</sup>	R4,15	+ 0,67%	R16,50
Cheque card purchases	R4,15	+ 0,67%	R16,50
Stop orders <sup>1</sup>	R4,70	+ 0,73%	R18,30
Cheque service fee	R4,95	+ 1,68%	R39,45
Branch inter-account transfers and account payments	R4,95	+ 1,68%	R39,45

<sup>1</sup> A minimum monthly service fee of R45,00 will be charged on your account if the service fees on your account are not more than R45,00 for the month. The transactions indicated by <sup>1</sup> are excluded from the monthly service fee calculation. You pay the higher of the R45,00 or the total monthly service fee costs.

<sup>2</sup> Using another bank's ATM incurs an additional fee of R6,70.

<sup>3</sup> Monthly loan service fee – effective on all Business Revolving Credit accounts opened after 1 January 2008.

<sup>4</sup> A monthly overdraft service fee will be charged on all accounts with limits above R300,00.

<sup>5</sup> A monthly overdraft service fee will be charged on all accounts with no limits and overdrawn balances above R300,00.

<sup>6</sup> Minimum subject to terms and conditions.

<b>Information<sup>1</sup></b>		
AutoBank and AutoPlus balance enquiries or mini-statements (Print)		R1,50
AutoBank and AutoPlus balance enquiries or mini-statements (Display)		Free
Balance enquiries at another bank's ATM		R3,90
Branch balance enquiry		R4,00
<b>Provisional statements</b>		
AutoPlus – one free a month, thereafter		R4,00
Branch – one free a month, thereafter		R10,40
Internet statements		No charge
Transaction history (Branch) – 60-day statement		R11,20
– 90-day statement		R14,00
– 180-day statement		R16,50
<b>Other fees<sup>1</sup></b>		
Declined AutoBank cash withdrawal		R2,10
Other bank's ATM decline		R3,90
Stop order (set-up/change/cancel)		R15,20
Monthly loan service fee <sup>3</sup> : Business Revolving Credit Plan		R38,00
Carbonised chequebook	30 forms	R25,50
	100 forms	R76,00
Non-carbonised chequebook	40 forms	R25,50
	100 forms	R59,00
	200 forms	R107,50
Deposit book – duplicate		No charge
	– triplicate	No charge
AutoBank card replacement		R37,00
Monthly management fee		R28,00
Monthly service fee on overdraft <sup>4</sup>		R38,00
Monthly service fee on overdraft (no limit) <sup>5</sup>		R57,00
Facility initiation fee	Overdraft	1,00% of facility, minimum <sup>6</sup>
	Business Revolving Credit Plan	1,00% of facility, minimum <sup>6</sup>
	Business term loans	1,20% of facility, R1 140 minimum
	Medium-term loans	1,20% of facility, R1 140 minimum
Over limit fee – fee charged for each transaction when overdraft limit is exceeded		R120,00
Post-dated cheque deposit fee		R82,00
Dishonour or unpaid fee		R115,00
<b>Guarantees by bank<sup>1</sup></b>		
Amendment		R1 040,00
Cancellation		R1 040,00
Establishment	standard format	R1 040,00
	Non-standard format	1% of value, R1 040,00 minimum
Quarterly administration commission		R84,00

Prices include VAT and are subject to change.

Terms and conditions apply.

This brochure is not a comprehensive list of our prices. For further information, please contact your branch.

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#### Disclaimer

Our products and services, and the terms under which they are offered, may change. We will inform you within a reasonable time of these changes.

It is in your interest to read your contract carefully. If you have any questions or need more information contact your branch.

Standard Bank subscribes to the Code of Banking Practice. Please ask your branch for details.